

LAFAYETTE BANCORP, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3260551	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$94	\$117	25.2%		
Loans	\$67	\$70	4.5%		
Construction & development	\$3	\$5	38.0%		
Closed-end 1-4 family residential	\$25	\$28	12.8%		
Home equity	\$3	\$3	-18.7%		
Credit card	\$0	\$0			
Other consumer	\$5	\$3	-31.4%		
Commercial & Industrial	\$8	\$8	-7.3%		
Commercial real estate	\$19	\$19	-0.1%		
Unused commitments	\$5	\$6	30.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$5	56.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$12	-3.3%		
Cash & balances due	\$2	\$4	67.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$85	\$108	26.8%		
Deposits	\$82	\$105	28.4%		
Total other borrowings	\$3	\$2	-15.7%		
FHLB advances	\$2	\$2	-8.2%		
Equity					
Equity capital at quarter end	\$9	\$10	9.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	9.1%	--		
Tier 1 risk based capital ratio	13.7%	13.2%	--		
Total risk based capital ratio	14.8%	14.1%	--		
Return on equity ¹	4.9%	5.6%	--		
Return on assets ¹	0.5%	0.5%	--		
Net interest margin ¹	4.0%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	304.0%	646.1%	--		
Loss provision to net charge-offs (qtr)	0.0%	-1500.0%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	1.7%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.2%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.2%	0.4%	0.3%	--
Commercial & Industrial	1.0%	0.9%	0.0%	0.0%	--
Commercial real estate	0.2%	0.0%	0.0%	0.0%	--
Total loans	0.3%	0.1%	0.0%	0.0%	--